

03292.101710.1

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
MANISH DELIWALA, ET AL) : Examiner: Elaine L. Gort
Application No.: 10/708,566) : Art Unit: 3627
Filed: March 11, 2004) :
For: METHOD AND SYSTEM FOR)
TECHNOLOGY CONSUMPTION :
MANAGEMENT INCLUDING)
ALLOCATION OF FEES) : January 9, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed Form PTO-1449. Copies of the listed documents are enclosed.

CONCLUSION

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTO-1449 be returned indicating that such information has been considered.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

/Jonathan Berschadsky/
Jonathan Berschadsky
Attorney for Applicants
Registration No.: 46,551

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U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICELIST OF REFERENCES CITED BY APPLICANT(S)
(Use several sheets if necessary)ATTY DOCKET NO.
03292.101710.1APPLICATION NO.
10/708,566APPLICANT
MANISH DELIWALA, ET ALFILING DATE
MARCH 11, 2004GROUP
3627

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT

OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)

		"Core One Credit Union - Discover the Advantage", < http://coreone.org/2visa.html >, Copyright 2001, (Last Visited Oct. 9, 2002).
		Liam Lahey, "Microsoft Bolsters Rebate Structure", Computer Dealer News (Feb. 8, 2002).
		Joan Goldwasser, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine (Apr. 1999).
		Gordon Carey, "Multi-tier Copay", Pharmaceutical Executive (Feb. 2000).
		"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc. (June 28, 2000).
		Eric Schmuckler, "Playing Your Cards Right", Forbes (Dec. 28, 1987).
		Mary Kuntz, "Credit Cards as Good as Gold", Forbes (Nov. 4, 1985).
		Judy Nyman, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star (Mar. 25, 1986, Final Edition).
		Michael Obel, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal (Sept. 16, 1985).
		"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire (Dec. 18, 1986).
		"Credit Cards Offer Travelers New Benefit", PR Newswire (Aug. 5, 1987).
		"Shell Introduces Optional Credit Card", The Associated Press (Sept. 3, 1985).
		"Shell-Oil; Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire (Sep. 3, 1985).
		"Prestige Credit Cards: Those Pricey Plastics", Changing Times (Apr. 1986).
		"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle (Sept. 9, 1985).

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet 1 of 1

Form #62